



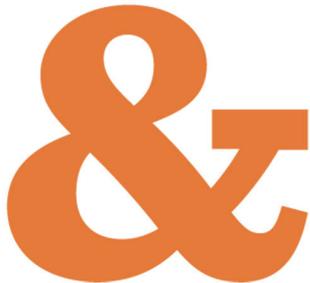
Partnering for **SUCCESS**



Bringing Strategic Value to Community Bankers

Reich & Tang has long partnered with community banks and have helped them weather challenging market environments with our Demand Deposit MarketplaceSM (DDM) program. Our success is attributable to our ability to change with our clients, anticipate their needs, and deliver smarter solutions that hasten their path to greater profitability and growth—in short, by being a specialist in a space where there are few.

Reich & Tang is a nationally recognized provider of funding and strategic balance sheet management solutions for banks as well as having one of the longest track records in FDIC insured sweep programs that enable banks to offer their large customers, including public funds and trust/wealth management clients, to receive high levels of FDIC insurance on their cash balances.



“We were most impressed with Reich & Tang’s community bank focus and how their customer first philosophy aligned with our mission. Since implementation, the bank has seen steady growth in our commercial deposits and DDM will be a central part of our strategy.”

— RYAN BATES, VP TREASURY SERVICES MANAGER
WASHINGTON FINANCIAL BANK OF PENNSYLVANIA

Reich & Tang partnered with Washington Financial Bank of Pennsylvania to grow their commercial deposits. The bank had clients with large cash balances from shale and gas drilling and a desire for FDIC protection and liquidity for their large balances. Ryan Bates, VP Treasury Services Manager, commented, “while we reviewed other sweep providers, we were most impressed with Reich & Tang’s community bank focus and how their customer first

philosophy aligned with our mission. Since implementation, the bank has seen steady growth in our commercial deposits and DDM will be a central part of our strategy.”

Aside from providing the most strategic balance sheet management programs by enabling banks to precisely control balance sheet liquidity levels, Reich & Tang offers a solution for banks to grow their public funds in a more efficient manner.

Nicolet National Bank partnered with Reich & Tang when they were looking to achieve greater operational efficiencies for their current and future public depositors. Douglas Daul, VP Treasury Management, stated “Reich & Tang provides Nicolet National Bank with a tool to better manage cash on its balance sheet and gives us an alternative to pledging collateral.” Their public funds receive high levels of FDIC insurance, daily liquidity and no credit risk.

Your needs are constantly changing. We want to know your biggest challenges and what your strategic goals are.

Our flexibility to meet your needs will help provide better services to your clients. Experience what Tom Spitz, CEO of Settlers Bank means when he says “Settlers Bank is very pleased with Reich & Tang’s DDM solution because our clients love it and it makes us look good.”

Contact Reich & Tang to learn more about how tailored solutions through Demand Deposit Marketplace (DDM) can effectively help you address your bank’s needs.

REICH & TANG

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